

## Article - Insurance

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§18–115.

In evaluating the expected and actual loss ratios, the Commissioner shall consider:

- (1) the statistical credibility of incurred claims experience and earned premiums;
- (2) the period for which rates are computed to provide coverage;
- (3) experienced and projected trends;
- (4) the concentration of experience within early policy duration;
- (5) expected claim fluctuation;
- (6) experienced refunds, adjustments, or dividends;
- (7) renewability features;
- (8) all appropriate expense factors;
- (9) interest;
- (10) the experimental nature of the coverage;
- (11) policy reserves;
- (12) the mix of business by risk classification; and
- (13) product features, including long elimination periods, high deductibles, and high maximum limits.

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